

Form ntchrgbk

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 18-24434-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Alfredo F. Chao  
279 Highland Avenue  
Wood Ridge, NJ 07075

Chris Anne Chao  
279 Highland Avenue  
Wood Ridge, NJ 07075

Social Security No.:

xxx-xx-0996

xxx-xx-9681

Employer's Tax I.D. No.:

---

**NOTICE OF HEARING**

PLEASE TAKE NOTICE that a hearing will be held at

Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

on 4/21/22 at 10:00 AM

to consider and act upon the following:

**100** – Creditor's Certification of Default (related document:90 Order on Motion For Relief From Stay) filed by Shauna M Deluca on behalf of Selene Finance LP as servicer for VRMTG Asset Trust. Objection deadline is 03/28/2022. (Attachments: # 1 Proposed Order # 2 Certificate of Service # 3 Exhibit) (Deluca, Shauna)

**101** – Certification in Opposition to Certification of Default (related document:100 Creditor's Certification of Default (related document:90 Order on Motion For Relief From Stay) filed by Shauna M Deluca on behalf of Selene Finance LP as servicer for VRMTG Asset Trust. Objection deadline is 03/28/2022. (Attachments: # 1 Proposed Order # 2 Certificate of Service # 3 Exhibit) filed by Creditor Selene Finance LP as servicer for VRMTG Asset Trust) filed by Javier L. Merino on behalf of Alfredo F. Chao, Chris Anne Chao. (Attachments: # 1 Certification of Service) (Merino, Javier)

Dated: 3/22/22

Jeanne Naughton  
Clerk, U.S. Bankruptcy Court

In re:  
Alfredo F. Chao  
Chris Anne Chao  
Debtors

Case No. 18-24434-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 22, 2022

User: admin  
Form ID: ntchrgbk

Page 1 of 2  
Total Noticed: 6

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.        |
| #      | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2022:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | #+ Alfredo F. Chao, Chris Anne Chao, 279 Highland Avenue, Wood Ridge, NJ 07075-1523  |
| cr       | + City of Union City, Joel R. Glucksman, Esq., Scarinci & Hollenbeck, 1100 Valley Brook Avenue, PO Box 790 Lyndhurst, NJ 07071-0790                          |
| cr       | + Kohl's, Attn: Beckett and Lee LLP, PO Box 3001, Malvern, PA 19355-0701   |
| cr       | + Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640      |
| cr       | + Selene Finance LP as servicer for VRMTG Asset Trus, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, 85 Broad Street, Suite 501, New York, NY 10004-1734 |

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address     | Date/Time            | Recipient Name and Address   |
|----------|--------------------------------|----------------------|--|
| cr       | + Email/Text: RASEBN@raslg.com | Mar 22 2022 20:34:00 | U.S. Bank Trust National Association, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461 |

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2022 at the address(es) listed below:

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Mar 22, 2022

Form ID: ntchrgbk

Total Noticed: 6

| Name                    | Email Address  |
|-------------------------|--|
| Alexandra T. Garcia     | on behalf of Creditor VRMTG Asset Trust NJECFMAIL@mwc-law.com nj-ecfmail@ecf.courtdrive.com  |
| Denise E. Carlon        | on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com   |
| Elizabeth L. Wassall    | on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-15, U.S. Bank National Association, as Trustee, successor in interest to Bank of America National Association, as Trustee, successor by ewassall@logs.com, njbankruptcyntifications@logs.com;logsecf@logs.com |
| Francis T. Tarlecki     | on behalf of Creditor VRMTG Asset Trust Njecfmail@mwc-law.com ftarlecki.kashlaw@gmail.com  |
| Harold N. Kaplan        | on behalf of Creditor VRMTG Asset Trust hkaplan@rasnj.com informationathnk@aol.com   |
| Javier L. Merino        | on behalf of Joint Debtor Chris Anne Chao jmerino@dannlaw.com notices@dannlaw.com;mdann@dannlaw.com;bfflick@dannlaw.com;9497659420@filings.docketbird.com;Amy@DannLaw.com  |
| Javier L. Merino        | on behalf of Debtor Alfredo F. Chao jmerino@dannlaw.com notices@dannlaw.com;mdann@dannlaw.com;bfflick@dannlaw.com;9497659420@filings.docketbird.com;Amy@DannLaw.com  |
| Jeanette F. Frankenberg | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for U.S. Bank National Association as Trustee, Successor in Interest to Bank of America National Association, as Trustee, Successor by Merger to cmecf@sternlav.com   |
| Joel R. Glucksman       | on behalf of Creditor City of Union City jglucksman@sh-law.com rjoyce@sh-law.com   |
| Jonathan C. Schwalb     | on behalf of Creditor Selene Finance LP as servicer for VRMTG Asset Trust bankruptcy@friedmanvartolo.com   |
| Marie-Ann Greenberg     | magecf@magtrustee.com  |
| Marisa Myers Cohen      | on behalf of Creditor Selene Financial LP nj-ecfmail@mwc-law.com jhillier@mwc-law.com  |
| Melissa S DiCerbo       | on behalf of Creditor Selene Financial LP nj-ecfmail@mwc-law.com nj-ecfmail@ecf.courtdrive.com   |
| Rebecca Ann Solarz      | on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust. rsolarz@kmlawgroup.com  |
| Rebecca Ann Solarz      | on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmlawgroup.com  |
| Rebecca Ann Solarz      | on behalf of Creditor VRMTG Asset Trust rsolarz@kmlawgroup.com   |
| Shauna M Deluca         | on behalf of Creditor Selene Finance LP as servicer for VRMTG Asset Trust sdeluca@raslg.com  |
| Shauna M Deluca         | on behalf of Creditor U.S. Bank Trust National Association sdeluca@raslg.com   |
| Sindi Mncina            | on behalf of Creditor VRMTG Asset Trust smncina@raslg.com  |
| Sindi Mncina            | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for U.S. Bank National Association as Trustee, Successor in Interest to Bank of America National Association, as Trustee, Successor by Merger to smncina@raslg.com  |
| U.S. Trustee            | USTPRegion03.NE.ECF@usdoj.gov  |

TOTAL: 21